

Consumer Expenditures in 2017

April 2019 | Report 1080

This Consumer Expenditure Surveys (CE) annual report presents integrated data from the 2017 Diary and Interview portions of the CE, including data tables. (For details about the CE, see the technical notes.) The tables show average expenditures, income, and characteristics for consumer units (CUs) classified by income before taxes by quintile, decile, and range; age of the reference person; size of the consumer unit; composition of the consumer unit; number of earners; housing tenure (homeowner or renter) and type of area (urban or rural); region of residence; occupation; highest education level of any consumer unit member; race; Hispanic or Latino origin; and generation of reference



person.¹ This report highlights spending patterns for 2017 from the CE, including a brief discussion of expenditure changes for the year.

As first reported in the Consumer Expenditures 2017 News Release, consumer spending increased 4.8 percent. This follows an increase of 2.4 percent in 2016, previously recorded by the CE. The average annual expenditures by CUs increased from \$57,311 in 2016 to \$60,060 in 2017. Despite the 2017 increase in expenditures, there was a decrease of 1.5 percent in average income before taxes, from 2016 (\$74,664) to 2017 (\$73,573). Prices, as measured by the average annual change in the Consumer Price Index for All Urban Consumers (CPI-U, U.S. city average, all items, base period 1982–1984=100), rose by 2.1 percent in 2017, compared with the 4.8-percent increase in spending. In 2016, prices as measured by the CPI-U increased by 1.3 percent, compared with the 2.4-percent increase in spending.

Developments in 2017

During 2017, spending increased for 10 of the 14 major aggregated categories of expenditures tracked by CE: food, alcoholic beverages, housing, apparel and services, transportation, healthcare, entertainment, personal care products and services, education, and miscellaneous expenditures. (See table A.) Expenditures on apparel and services increased by 1.7 percent. Food, alcoholic beverages, housing, transportation, healthcare, personal care products and services, education, and entertainment expenditures were up between 5.3 and 15.3 percent. Personal insurance and pensions, tobacco and smoking supplies, reading, and cash contributions declined by 0.9 to 10.0 percent.

Table A. Average annual expenditures by major category of all consumer units and percent changes, 2014–17

14	2014	2015	2016	2017	Percent change			
Item	2014	2015	2016	2017	2014–15	2015–16	2016–17	
Number of consumer units (in thousands)	127,006	128,437	129,549	130,001				
Consumer unit characteristics								
Income before taxes	\$66,877	\$69,627	\$74,664	\$73,573	4.1	7.2	-1.5	
Age of reference person	50.3	50.5	50.9	50.9				
Average number in consumer unit								
People	2.5	2.5	2.5	2.5				
Children under 18	0.6	0.6	0.6	0.6				



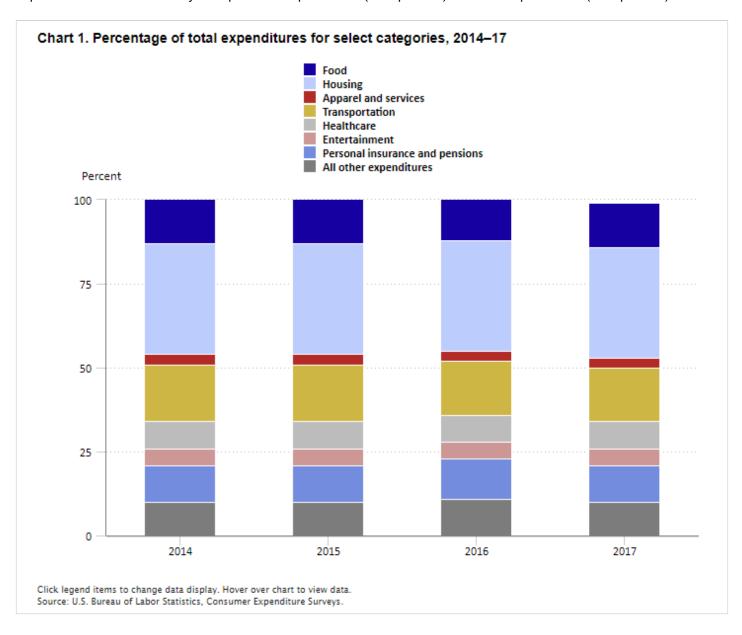
Table A. Average annual expenditures by major category of all consumer units and percent changes, 2014–17

ltom	204.4	2045	2016	2047	Percent change			
Item	2014	2015	2016	2017	2014–15	2015–16	2016–17	
Adults 65 and older	0.4	0.4	0.4	0.4				
Earners	1.3	1.3	1.3	1.3				
Vehicles	1.9	1.9	1.9	1.9				
Percent homeowner	63	62	62	63				
Average annual expenditures	\$53,495	\$55,978	\$57,311	\$60,060	4.6	2.4	4.8	
Food	6,759	7,023	7,203	7,729	3.9	2.6	7.3	
Food at home	3,971	4,015	4,049	4,363	1.1	0.8	7.8	
Cereals and bakery products	519	518	524	564	-0.2	1.2	7.6	
Meats, poultry, fish, and eggs	892	896	890	944	0.4	-0.7	6.1	
Dairy products	423	413	410	450	-2.4	-0.7	9.8	
Fruits and vegetables	756	769	783	837	1.7	1.8	6.9	
Other food at home	1,382	1,419	1,442	1,568	2.7	1.6	8.7	
Food away from home	2,787	3,008	3,154	3,365	7.9	4.9	6.7	
Alcoholic beverages	463	515	484	558	11.2	-6.0	15.3	
Housing	17,798	18,409	18,886	19,884	3.4	2.6	5.3	
Shelter	10,491	10,742	11,128	11,895	2.4	3.6	6.9	
Owned dwellings	6,149	6,210	6,295	6,947	1.0	1.4	10.4	
Rented dwellings	3,631	3,802	4,035	4,167	4.7	6.1	3.3	
Other lodging	710	730	798	782	2.8	9.3	-2.0	
Utilities, fuels, and public services	3,921	3,885	3,884	3,836	-0.9	0.0	-1.2	
Household operations	1,174	1,309	1,384	1,412	11.5	5.7	2.0	
Housekeeping supplies	632	655	660	755	3.6	0.8	14.4	
Household furnishings and equipment	1,581	1,818	1,829	1,987	15.0	0.6	8.6	
Apparel and services	1,786	1,846	1,803	1,833	3.4	-2.3	1.7	
Transportation	9,073	9,503	9,049	9,576	4.7	-4.8	5.8	
Vehicle purchases (net outlay)	3,301	3,997	3,634	4,054	21.1	-9.1	11.6	
Gasoline, other fuels, and motor oil	2,468	2,090	1,909	1,968	-15.3	-8.7	3.1	
Other vehicle expenses	2,723	2,756	2,884	2,842	1.2	4.6	-1.5	
Public and other transportation	581	661	623	712	13.8	-5.7	14.3	
Healthcare	4,290	4,342	4,612	4,928	1.2	6.2	6.9	
Entertainment	2,728	2,842	2,913	3,203	4.2	2.5	10.0	
Personal care products and services	645	683	707	762	5.9	3.5	7.8	
Reading	103	114	118	110	10.7	3.5	-6.8	
Education	1,236	1,315	1,329	1,491	6.4	1.1	12.2	
Tobacco products and smoking supplies	319	349	337	332	9.4	-3.4	-1.5	
Miscellaneous	782	871	959	1,010	11.4	10.1	5.3	
Cash contributions	1,788	1,819	2,081	1,873	1.7	14.4	-10.0	
Personal insurance and pensions	5,726	6,349	6,831	6,771	10.9	7.6	-0.9	
Life and other personal insurance	327	333	322	418	1.8	-3.3	29.8	
Pensions and Social Security	5,399	6,016	6,509	6,353	11.4	8.2	-2.4	



Expenditure shares

Table B details expenditure shares, or the percent distribution of total annual expenditures by major expenditure categories, for all CUs from 2014 to 2017. Expenditure shares usually do not fluctuate much in the short term, and therefore are more useful for identifying spending trends over time. (See chart 1.) As in previous years, housing was the largest component of overall expenditures, accounting for 33.1 percent of total expenditures in 2017. Housing expenditures were followed by transportation expenditures (15.9 percent) and food expenditures (12.9 percent).



The most notable changes in expenditure shares between 2016 and 2017 were in personal insurance and pensions, and the transportation subcategories of vehicle purchases and public and other transportation. Personal insurance and pensions fell from 11.9 percent to 11.3 percent of average annual expenditures. The share for total transportation increased a tenth of a percent to 15.9 percent. Within that category, vehicle purchases increased from 6.3 percent in 2016 to 6.7 percent in 2017, compared with 6.2 percent in 2014 to 7.1 percent in 2015. Gasoline and motor oil



expenditure shares stayed constant, at 3.3 percent from 2016 to 2017, and public and other transportation increased 14.3 percent. (See table A.) Expenditure shares on gasoline and motor oil in 2014 and 2015 were 4.6 and 3.7 percent, respectively.

Food expenditures were up 0.3 percentage points to 12.9 percent of average annual expenditures, as the shares for food at home and food away from home both increased. Cash contribution shares reversed their 2016 gains and fell from 3.6 to 3.1 percent in 2017. The remaining expenditures for major categories remained about the same as their 2016 levels.

Table B. Percent distribution of total annual expenditures by major category for all consumer units, 2014–17

Spending Category	2014	2015	2016	2017
Average annual expenditures	100.0	100.0	100.0	100.0
Food	12.6	12.5	12.6	12.9
Food at home	7.4	7.2	7.1	7.3
Food away from home	5.2	5.4	5.5	5.6
Alcoholic beverages	0.9	0.9	0.8	0.9
Housing	33.3	32.9	33.0	33.1
Shelter	19.6	19.2	19.4	19.8
Utilities, fuels, and public services	7.3	6.9	6.8	6.4
Household operations	2.2	2.3	2.4	2.4
Housekeeping supplies	1.2	1.2	1.2	1.3
Household furnishings and equipment	3.0	3.2	3.2	3.3
Apparel and services	3.3	3.3	3.1	3.1
Transportation	17.0	17.0	15.8	15.9
Vehicle purchases (net outlay)	6.2	7.1	6.3	6.7
Gasoline, other fuels, and motor oil	4.6	3.7	3.3	3.3
Other vehicle expenses	5.1	4.9	5.0	4.7
Public and other transportation	1.1	1.2	1.1	1.2
Healthcare	8.0	7.8	8.0	8.2
Entertainment	5.1	5.1	5.1	5.3
Personal care products and services	1.2	1.2	1.2	1.3
Reading	0.2	0.2	0.2	0.2
Education	2.3	2.3	2.3	2.5
Tobacco products and smoking supplies	0.6	0.6	0.6	0.6
Miscellaneous	1.5	1.6	1.7	1.7
Cash contributions	3.3	3.2	3.6	3.1
Personal insurance and pensions	10.7	11.3	11.9	11.3
Life and other personal insurance	0.6	0.6	0.6	0.7
Pensions and Social Security	10.1	10.7	11.4	10.6

Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

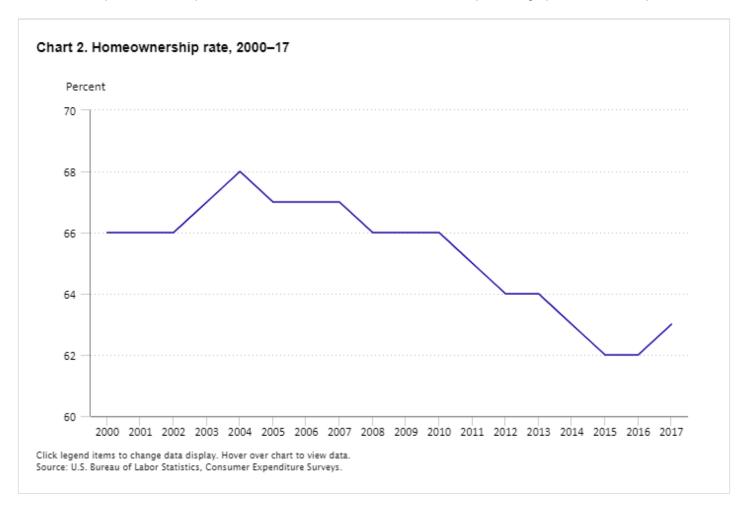
Expenditures on housing

Housing expenditures were up 5.3 percent for 2017. This was primarily driven by expenses on shelter, up 6.9 percent, and owned dwellings, up 10.4 percent. (See table A.) Nevertheless, housing expenditures remained steady at 33.1



percent of total spending. Between 2014 and 2017, expenditures on housing were between 32.9 and 33.3 percent of total expenditures.

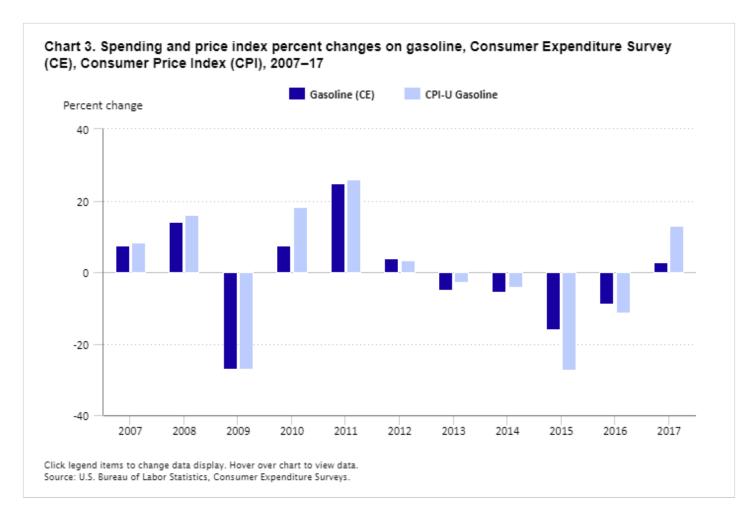
In addition, the period of 2004–16 saw an overall trend of fewer CUs owning homes. Ownership rates declined from a peak of 68 percent of households in 2004 to 62 percent of households in 2016. (See chart 2.) However, in 2017, homeownership rates ticked up for the first time since 2003, but were still five percentage points below the peak.



Expenditures on gasoline

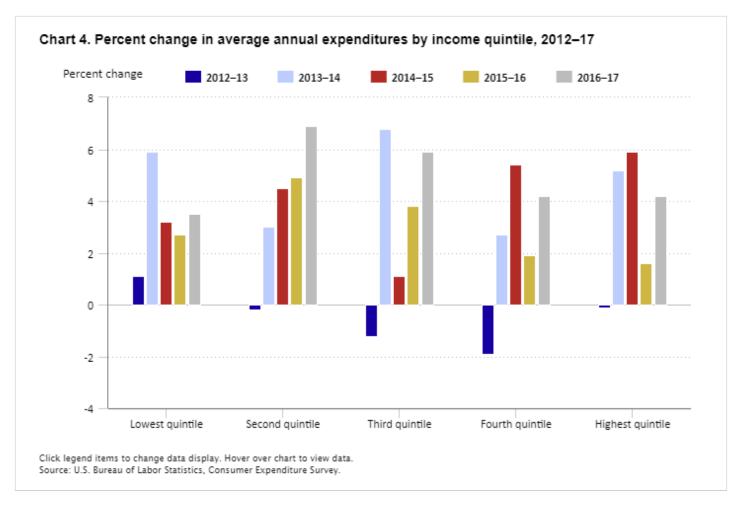
Average expenditures on gasoline increased in 2017. CUs spent 2.8 percent more in 2017 than in 2016. Chart 3 shows the percent change in expenditures on gasoline and the price of gasoline between 2007 and 2017. For most years, the change in consumer spending on gasoline is similar to the change in gasoline prices. In 2017, the percentage increase in spending on gasoline was smaller (2.8 percent) than the increase in the CPI index for gasoline (13.1 percent). The increase in gasoline expenditures and the increase in the CPI index for gasoline reversed from 4 straight years of declines from 2013 through 2016.





Expenditures by income quintile

Spending increased across all five income quintiles in 2017. This continued the trend from 2014 through 2016, which also saw increases in all five income quintiles for all 3 previous years. (See chart 4.) The first quintile increased spending by 3.5 percent, the smallest increase in percentage terms. The second quintile increased spending by 6.9 percent, and the other three quintiles increased spending between 4.2 and 5.9 percent. In addition, all quintiles registered larger spending increases, in percentage terms, than in 2016. Table C shows more details on spending by income quintile.



All income quintiles spent more on food at home, food away from home, housing, healthcare, and entertainment in 2017 than those in 2016. (See table C.) Among these categories, the largest increases were spending on food away from home and healthcare, with increases averaging 8.9 and 8.6 percent respectively among the quintiles. Expenditures for apparel and services, transportation, cash contributions, personal insurance and pensions, and all other expenditures registered mixed results within quintiles. Cash contributions, which can vary widely, declined in three quintiles; personal insurance and pensions declined in two quintiles; apparel and services and all other expenditures declined in one quintile.

Table C. Dollar change and percent change in average annual expenditures on major categories by income quintile, 2016–17

lto wo	Lowest		Second		Third		Fourth		Highest	
Item	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent
Income before taxes	5.00	0.0	845.00	2.9	1,868.00	3.7	2,190.00	2.6	-10,571	-5.3
Average annual expenditures	880.56	3.5	2,529.93	6.9	2,805.72	5.9	2,693.65	4.1	4,766.14	4.2
Food	208.75	5.4	692.93	13.9	836.59	13.4	320.98	3.8	565.73	4.5
Food at home	80.42	3.2	510.11	16.4	340.79	9.2	155.37	3.3	483.34	7.8
Food away from home	128.33	9.4	182.83	9.8	495.81	19.6	165.61	4.5	82.38	1.3
Housing	145.91	1.4	543.56	4.0	1,146.41	7.0	1,557.03	7.5	1,580.84	4.7



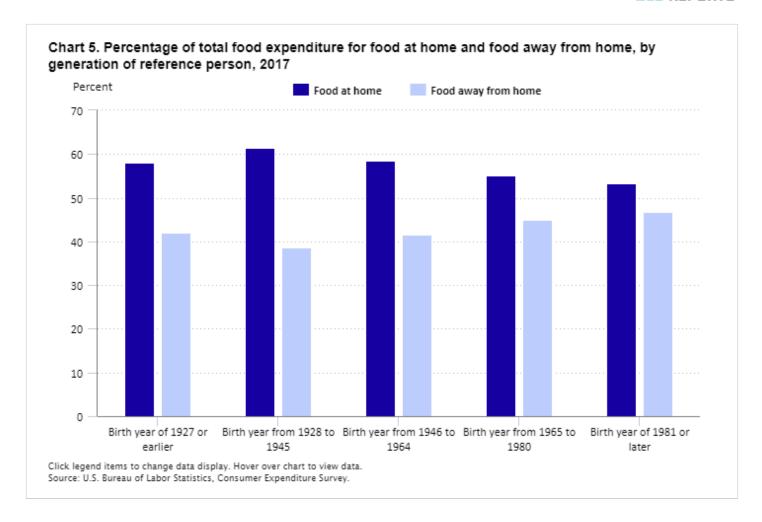
Table C. Dollar change and percent change in average annual expenditures on major categories by income quintile, 2016–17

14	Lowes	Lowest		Second		Third		Fourth		Highest	
Item	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percent	Dollar	Percen	
Apparel and services	17.30	2.0	88.44	7.6	-171.31	-11.3	92.91	4.7	121.95	3.5	
Transportation	-270.17	-7.2	579.46	9.7	68.41	0.8	168.10	1.5	2,076.22	12.9	
Healthcare	336.07	15.6	361.10	10.2	375.76	8.8	322.67	5.9	180.28	2.3	
Entertainment	123.96	10.8	89.47	5.0	172.51	7.4	60.64	1.8	1,001.00	17.0	
Cash contributions	91.86	16.5	-238.7	-16.7	183.97	14.1	-17.83	-0.9	-1,062.99	-20.3	
Personal insurance and pensions	9.94	1.5	655.05	37.1	108.89	2.6	-46.89	-0.6	-1,049.53	-5.4	
All other	216.94	11.6	-241.38	-9.4	84.49	2.8	236.04	6.1	1,352.64	16.2	

Expenditures on food by income quintile and generation

Food expenditures increased for all quintiles in 2017. This is similar to 2015 and 2016, when expenditures increased for 4 of 5 quintiles. In 2017, the second and third quintiles registered the largest percentage increases in food expenditures, 13.9 and 13.4 percent increases respectively. (See table C.) The increases were more modest for the first, fourth, and fifth quintiles, ranging between 3.8 and 5.4 percent. Besides increases across the board in both food-at-home and food-away-from-home expenditures, no clear pattern emerged for the quintiles. Food-at-home spending ranged between a 3.2-percent increase for the first quintile, to a 16.4-percent increase for the second quintile. Food-away-from-home spending ranged between a 1.3-percent increase for the fifth quintile, to a 19.6-percent increase for the third quintile.

There is a noticeable difference by generation in food spending. Aside from those born in 1927 or earlier, the proportion of food expenditures on food at home increased for older generations. The youngest generation observed in 2017, those born in 1981 or later, spent 53 percent of food expenditures on food at home. This rises to 61 percent for those born between 1928 and 1945. (See chart 5.)



Notes

¹ A consumer unit consists of either: (1) all members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; (2) a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or (3) two or more persons living together who use their income to make joint expenditure decisions.

² Data output for "all items in U.S. city average, all urban consumers, not seasonally adjusted" from the Consumer Price Index – All Urban Consumers (U.S. Bureau of Labor Statistics), https://data.bls.gov/timeseries/CUUR0000SA0.

Statistical Tables

Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, 2017

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Number of consumer units (in thousands)	130,001	25,981	25,988	26,012	26,100	25,921
Lower limit	(1)	(1)	\$20,739	\$39,609	\$66,898	\$109,743
Consumer unit characteristics						
Income before taxes	\$73,573	\$11,394	\$29,821	\$52,431	\$86,363	\$188,103
Age of reference person	50.9	54.0	54.3	49.6	47.6	49.1
Average number in consumer unit						
People	2.5	1.6	2.2	2.5	2.9	3.1
Children under 18	0.6	0.3	0.5	0.6	0.7	0.8
Adults 65 and older	0.4	0.4	0.6	0.4	0.3	0.2
Earners	1.3	0.5	0.9	1.3	1.8	2.1
Vehicles	1.9	1.0	1.6	1.9	2.3	2.8
Percent homeowner	63	41	55	61	72	86
Average annual expenditures	\$60,060	\$26,019	\$39,300	\$50,470	\$67,604	\$116,988
Food	7,729	4,070	5,671	7,061	8,757	13,079
Food at home	4,363	2,582	3,622	4,038	4,893	6,677
Cereals and bakery products	564	346	471	536	616	852
Meats, poultry, fish, and eggs	944	571	826	902	1,040	1,379
Dairy products	450	268	350	407	513	712
Fruits and vegetables	837	488	669	746	954	1,326
Other food at home	1,568	909	1,306	1,447	1,771	2,408
Food away from home	3,365	1,488	2,049	3,023	3,863	6,402
Alcoholic beverages	558	163	302	415	681	1,228
Housing	19,884	10,413	14,095	17,462	22,244	35,234
Shelter	11,895	6,325	8,286	10,238	13,126	21,521
Owned dwellings	6,947	1,980	3,479	5,219	8,104	15,970
Rented dwellings	4,167	4,136	4,487	4,557	4,198	3,454
Other lodging	782	209	320	462	825	2,097
Utilities, fuels, and public services	3,836	2,336	3,229	3,719	4,399	5,498
Household operations	1,412	537	836	1,088	1,486	3,115
Housekeeping supplies	755	424	607	701	803	1,238



Table 1. Quintiles of income before taxes: Average annual expenditures and characteristics, 2017

Item	All consumer units	Lowest 20 percent	Second 20 percent	Third 20 percent	Fourth 20 percent	Highest 20 percent
Household furnishings and equipment	1,987	792	1,138	1,715	2,430	3,863
Apparel and services	1,833	878	1,252	1,348	2,052	3,633
Transportation	9,576	3,497	6,572	8,532	11,099	18,190
Vehicle purchases (net outlay)	4,054	1,230	2,736	3,515	4,510	8,287
Gasoline, other fuels, and motor oil	1,968	920	1,499	1,930	2,497	2,994
Other vehicle expenses	2,842	1,103	1,994	2,609	3,356	5,148
Public and other transportation	712	244	343	478	736	1,761
Healthcare	4,928	2,492	3,889	4,642	5,764	7,857
Entertainment	3,203	1,270	1,873	2,517	3,470	6,889
Personal care products and services	762	373	512	650	869	1,407
Reading	110	48	62	102	130	208
Education	1,491	784	426	584	1,179	4,492
Tobacco products and smoking supplies	332	277	355	372	367	291
Miscellaneous	1,010	449	678	964	904	2,057
Cash contributions	1,873	650	1,192	1,485	1,873	4,170
Personal insurance and pensions	6,771	655	2,421	4,336	8,215	18,253
Life and other personal insurance	418	160	257	311	459	903
Pensions and Social Security	6,353	495	2,165	4,025	7,756	17,350

(1) Not applicable. Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.



Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, 2017

Item	All consumer units	Lowest 10 percent	Second 10 percent	Third 10 percent	Fourth 10 percent	Fifth 10 percent	Sixth 10 percent	Seventh 10 percent	Eighth 10 percent	Ninth 10 percent	Highest 10 percent
Number of consumer units (in thousands)	130,001	12,988	12,993	13,003	12,985	13,001	13,011	13,028	13,071	12,958	12,963
Lower limit	(1)	(1)	\$12,265	\$20,739	\$29,648	\$39,609	\$51,802	\$66,898	\$85,301	\$109,743	\$155,556
Consumer unit characteristics											
Income before taxes	\$73,573	\$6,059	\$16,726	\$25,189	\$34,459	\$45,559	\$59,299	\$75,995	\$96,696	\$129,006	\$247,174
Age of reference person	50.9	49.1	58.8	55.5	53.1	50.9	48.3	47.6	47.7	48.5	49.8
Average number in consumer unit							·		,		
People	2.5	1.6	1.7	2.1	2.3	2.4	2.6	2.8	3.0	3.1	3.1
Children under 18	0.6	0.3	0.3	0.5	0.5	0.6	0.6	0.7	0.8	0.8	0.8
Adults 65 and older	0.4	0.3	0.5	0.6	0.6	0.5	0.4	0.3	0.3	0.2	0.2
Earners	1.3	0.5	0.5	0.7	1.0	1.2	1.5	1.7	1.9	2.0	2.1
Vehicles	1.9	0.9	1.1	1.4	1.7	1.8	2	2.2	2.4	2.7	2.9
Percent homeowner	63	34	48	53	56	61	61	68	77	83	88
Average annual expenditures	\$60,060	\$24,801	\$27,236	\$36,631	\$41,972	\$46,856	\$54,082	\$63,003	\$72,191	\$91,173	\$142,782
Food	7,729	3,950	4,190	5,396	5,946	6,659	7,462	8,038	9,475	11,283	14,870
Food at home	4,363	2,449	2,715	3,548	3,696	3,907	4,169	4,501	5,285	6,195	7,157
Cereals and bakery products	564	313	380	449	493	516	556	578	653	771	934
Meats, poultry, fish, and eggs	944	546	595	811	841	889	916	957	1,123	1,309	1,448
Dairy products	450	249	287	346	354	399	414	472	555	668	756
Fruits and vegetables	837	442	533	676	662	709	783	882	1,026	1,199	1,453
Other food at home	1,568	899	919	1,267	1,346	1,394	1,500	1,613	1,928	2,249	2,566
Food away from home	3,365	1,501	1,475	1,848	2,250	2,752	3,293	3,537	4,190	5,088	7,713
Alcoholic beverages	558	164	162	255	350	364	467	555	808	941	1,514
Housing	19,884	9,864	10,962	13,554	14,638	16,460	18,463	21,355	23,130	28,161	42,303
Shelter	11,895	6,092	6,558	8,101	8,472	9,695	10,781	12,572	13,678	16,840	26,200
Owned dwellings	6,947	1,898	2,062	3,243	3,716	5,032	5,406	7,149	9,055	12,245	19,693
Rented dwellings	4,167	3,976	4,296	4,595	4,379	4,279	4,835	4,687	3,710	3,288	3,619
Other lodging	782	218	201	263	377	384	541	736	913	1,307	2,887



Table 2. Deciles of income before taxes: Average annual expenditures and characteristics, 2017

Item	All consumer units	Lowest 10 percent	Second 10 percent	Third 10 percent	Fourth 10 percent	Fifth 10 percent	Sixth 10 percent	Seventh 10 percent	Eighth 10 percent	Ninth 10 percent	Highest 10 percent
Utilities, fuels, and public services	3,836	2,096	2,575	2,997	3,460	3,612	3,826	4,204	4,594	5,021	5,974
Household operations	1,412	471	603	767	905	989	1,187	1,360	1,611	2,167	4,063
Housekeeping supplies	755	378	469	580	634	613	788	760	846	1,022	1,454
Household furnishings and equipment	1,987	827	756	1,109	1,167	1,550	1,881	2,458	2,401	3,112	4,612
Apparel and services	1,833	882	873	1,198	1,306	1,316	1,379	2,038	2,066	2,895	4,371
Transportation	9,576	3,460	3,535	5,724	7,420	7,573	9,491	10,422	11,774	14,775	21,602
Vehicle purchases (net outlay)	4,054	1,223	1,236	2,325	3,147	2,770	4,260	4,035	4,985	6,816	9,758
Gasoline, other fuels, and motor oil	1,968	873	967	1,348	1,650	1,830	2,030	2,386	2,608	2,934	3,055
Other vehicle expenses	2,842	1,090	1,116	1,738	2,250	2,549	2,668	3,311	3,399	3,937	6,357
Public and other transportation	712	273	215	313	374	424	533	690	782	1,089	2,432
Healthcare	4,928	2,119	2,864	3,519	4,260	4,572	4,712	5,261	6,266	6,993	8,720
Entertainment	3,203	1,298	1,243	1,726	2,020	2,351	2,683	3,031	3,907	5,039	8,736
Personal care products and services	762	339	407	507	517	662	638	800	938	1,199	1,615
Reading	110	49	47	60	63	85	119	105	154	152	264
Education	1,491	972	596	471	380	476	692	1,134	1,223	1,977	7,006
Tobacco products and smoking supplies	332	266	288	318	391	372	372	393	340	335	248
Miscellaneous	1,010	373	526	535	822	933	995	907	902	1,468	2,645
Cash contributions	1,873	512	788	1,227	1,157	1,526	1,445	1,697	2,048	2,652	5,686
Personal insurance and pensions	6,771	553	756	2,141	2,702	3,505	5,166	7,267	9,160	13,302	23,201
Life and other personal insurance	418	132	187	231	282	311	311	419	498	718	1,089
Pensions and Social Security	6,353	421	569	1,910	2,420	3,194	4,856	6,847	8,662	12,585	22,113

⁽¹⁾ Not applicable.



Table 3. Income before taxes: Average annual expenditures and characteristics, 2017

Item	All consumer units	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and more
Number of consumer units (in thousands)	130,001	16,887	22,385	13,039	10,655	17,068	19,324	16,501	6,947	7,195
Consumer unit characteristics										
Income before taxes	\$73,573	\$7,860	\$22,315	\$34,685	\$44,771	\$59,382	\$83,829	\$120,288	\$170,234	\$306,051
Age of reference person	50.9	51.2	57.2	52.8	50.9	48.5	47.8	47.8	48.8	50.7
Average number in consumer unit										
People	2.5	1.6	1.9	2.3	2.4	2.6	2.9	3.1	3.1	3.1
Children under 18	0.6	0.3	0.4	0.5	0.5	0.6	0.7	0.8	0.8	0.7
Adults 65 and older	0.4	0.4	0.6	0.6	0.5	0.4	0.3	0.2	0.2	0.2
Earners	1.3	0.5	0.6	1.0	1.2	1.5	1.8	2.0	2.1	2.1
Vehicles	1.9	0.9	1.3	1.7	1.8	2.0	2.3	2.6	2.8	2.9
Percent homeowner	63	36	52	56	61	62	71	82	88	88
Average annual expenditures	\$60,060	\$24,607	\$33,300	\$41,550	\$46,258	\$54,216	\$66,116	\$86,170	\$115,404	\$161,247
Food	7,729	3,938	4,806	5,878	6,598	7,443	8,385	10,918	12,171	16,309
Food at home	4,363	2,467	3,117	3,780	3,830	4,159	4,720	6,001	6,270	7,626
Cereals and bakery products	564	320	411	502	506	548	605	740	765	1,028
Meats, poultry, fish, and eggs	944	539	703	868	894	916	970	1,302	1,279	1,520
Dairy products	450	254	321	354	379	426	498	633	658	811
Fruits and vegetables	837	456	593	699	682	774	936	1,155	1,238	1,559
Other food at home	1,568	898	1,088	1,357	1,370	1,494	1,712	2,171	2,330	2,709
Food away from home	3,365	1,471	1,689	2,098	2,767	3,284	3,665	4,917	5,901	8,683
Alcoholic beverages	558	163	210	305	371	480	647	901	1,026	1,806
Housing	19,884	9,783	12,817	14,585	16,216	18,446	21,933	26,684	35,589	47,410
Shelter	11,895	5,982	7,662	8,471	9,550	10,789	13,018	15,737	22,062	29,602
Owned dwellings	6,947	1,887	2,861	3,677	4,894	5,541	7,820	11,164	16,971	22,134
Rented dwellings	4,167	3,907	4,540	4,424	4,277	4,704	4,400	3,357	3,282	3,796
Other lodging	782	188	262	370	379	544	798	1,216	1,808	3,672
Utilities, fuels, and public services	3,836	2,163	2,872	3,457	3,600	3,851	4,348	4,910	5,510	6,302



Table 3. Income before taxes: Average annual expenditures and characteristics, 2017

Item	All consumer units	Less than \$15,000	\$15,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 to \$69,999	\$70,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 and more
Household operations	1,412	458	744	889	1,002	1,163	1,421	2,064	2,744	5,046
Housekeeping supplies	755	391	542	628	558	768	783	981	1,182	1,577
Household furnishings and equipment	1,987	787	995	1,140	1,507	1,875	2,362	2,994	4,091	4,882
Apparel and services	1,833	880	1,002	1,316	1,352	1,423	1,981	2,762	3,424	4,779
Transportation	9,576	3,401	4,930	7,191	7,529	9,545	10,795	14,041	18,753	23,342
Vehicle purchases (net outlay)	4,054	1,176	1,966	3,097	2,580	4,218	4,322	6,397	7,707	11,212
Gasoline, other fuels, and motor oil	1,968	864	1,218	1,652	1,818	2,045	2,488	2,833	2,974	3,155
Other vehicle expenses	2,842	1,110	1,462	2,075	2,703	2,740	3,259	3,807	6,393	6,052
Public and other transportation	712	252	284	367	428	542	726	1,005	1,680	2,923
Healthcare	4,928	2,193	3,360	4,249	4,558	4,733	5,639	6,850	7,431	9,689
Entertainment	3,203	1,264	1,559	1,944	2,148	2,750	3,466	4,692	7,158	9,513
Personal care products and services	762	336	482	501	661	659	836	1,110	1,361	1,832
Reading	110	46	57	67	79	114	128	146	185	319
Education	1,491	900	502	383	486	723	1,115	1,745	4,458	8,810
Tobacco products and smoking supplies	332	269	308	394	368	372	382	316	280	247
Miscellaneous	1,010	364	558	825	887	1,015	903	1,341	2,057	2,913
Cash contributions	1,873	530	1,089	1,185	1,560	1,428	1,859	2,506	3,078	7,649
Personal insurance and pensions	6,771	540	1,622	2,726	3,444	5,087	8,047	12,157	18,432	26,629
Life and other personal insurance	418	149	217	267	328	307	461	655	837	1,274
Pensions and Social Security	6,353	391	1,405	2,459	3,116	4,780	7,586	11,502	17,595	25,355



Table 4. Age of reference person: Average annual expenditures and characteristics, 2017

Item	All consumer units	Under 25 years	25–34 years	35–44 years	45–54 years	55–64 years	65 years and older	65–74 years	75 years and older
Number of consumer units (in thousands)	130,001	7,590	21,282	21,101	23,580	24,713	31,734	18,535	13,199
Consumer unit characteristics				'		'			·
Income before taxes	\$73,573	\$31,750	\$69,062	\$86,782	\$100,213	\$85,037	\$49,097	\$58,040	\$36,537
Age of reference person	50.9	21.4	29.8	39.3	49.7	59.4	74.2	69.0	81.5
Average number in consumer unit									
People	2.5	1.9	2.8	3.4	2.8	2.2	1.8	1.9	1.6
Children under 18	0.6	0.3	1.0	1.4	0.7	0.2	0.1	0.1	(1)
Adults 65 and older	0.4	(1)	(1)	(1)	0.1	0.1	1.4	1.4	1.4
Earners	1.3	1.3	1.5	1.7	1.7	1.4	0.5	0.7	0.2
Vehicles	1.9	1.1	1.7	1.9	2.2	2.2	1.8	2.0	1.4
Percent homeowner	63	13	41	54	69	78	80	80	79
Average annual expenditures	\$60,060	\$33,629	\$55,325	\$69,034	\$73,905	\$64,972	\$49,542	\$54,997	\$41,849
Food	7,729	4,759	7,390	9,376	9,270	7,894	6,326	6,818	5,621
Food at home	4,363	2,397	3,974	5,127	5,113	4,665	3,815	4,049	3,478
Cereals and bakery products	564	326	515	679	628	599	506	519	488
Meats, poultry, fish, and eggs	944	532	797	1,102	1,134	1,071	800	854	720
Dairy products	450	245	399	542	526	463	409	422	390
Fruits and vegetables	837	457	811	983	955	846	756	800	691
Other food at home	1,568	836	1,452	1,820	1,870	1,686	1,345	1,454	1,189
Food away from home	3,365	2,362	3,416	4,249	4,157	3,229	2,511	2,769	2,142
Alcoholic beverages	558	317	573	624	633	620	459	542	339
Housing	19,884	11,255	19,927	23,805	23,205	20,127	16,668	18,068	14,692
Shelter	11,895	7,553	12,695	14,295	14,250	11,616	9,270	10,034	8,197
Owned dwellings	6,947	964	5,128	7,938	9,476	8,370	5,950	7,040	4,420
Rented dwellings	4,167	6,279	7,153	5,755	3,653	2,182	2,530	2,002	3,271
Other lodging	782	310	415	602	1,120	1,064	790	993	506
Utilities, fuels, and public services	3,836	1,853	3,244	4,226	4,596	4,234	3,572	3,832	3,207
Household operations	1,412	528	1,617	2,100	1,390	1,166	1,235	1,244	1,221
Housekeeping supplies	755	316	542	814	784	864	861	959	721
Household furnishings and equipment	1,987	1,005	1,829	2,370	2,185	2,246	1,729	1,999	1,346
Apparel and services	1,833	1,315	2,042	2,377	2,308	1,720	1,193	1,420	866
Transportation	9,576	6,655	9,115	11,054	11,755	10,185	7,513	8,939	5,519



Table 4. Age of reference person: Average annual expenditures and characteristics, 2017

Item	All consumer units	Under 25 years	25–34 years	35–44 years	45–54 years	55–64 years	65 years and older	65–74 years	75 years and older
Vehicle purchases (net outlay)	4,054	3,366	3,947	4,805	5,113	4,244	2,856	3,755	1,594
Gasoline, other fuels, and motor oil	1,968	1,417	2,013	2,437	2,472	2,089	1,290	1,555	918
Other vehicle expenses	2,842	1,467	2,512	2,965	3,344	3,061	2,774	2,892	2,615
Public and other transportation	712	405	644	847	826	792	594	738	392
Healthcare	4,928	1,547	3,163	4,348	4,967	5,777	6,620	6,723	6,475
Entertainment	3,203	1,488	2,644	4,001	4,064	3,444	2,636	3,327	1,657
Personal care products and services	762	473	643	959	927	750	670	726	592
Reading	110	42	61	115	112	119	147	136	164
Education	1,491	2,333	1,234	1,004	3,213	1,644	388	477	262
Tobacco products and smoking supplies	332	220	323	366	410	418	219	285	126
Miscellaneous	1,010	358	669	1,083	1,202	1,214	1,043	1,168	869
Cash contributions	1,873	299	949	1,580	2,218	2,357	2,430	2,275	2,648
Personal insurance and pensions	6,771	2,567	6,590	8,341	9,622	8,705	3,230	4,091	2,020
Life and other personal insurance	418	42	192	371	498	626	467	528	382
Pensions and Social Security	6,353	2,525	6,398	7,971	9,123	8,079	2,762	3,563	1,638

⁽¹⁾ Value is too small to display.



Table 5. Size of consumer unit: Average annual expenditures and characteristics, 2017

14	A.U	0			Two or mo	re people	
Item	All consumer units	One person	Total	Two people	Three people	Four people	Five or more people
Number of consumer units (in thousands)	130,001	37,365	92,636	44,463	19,202	16,306	12,666
Consumer unit characteristics		'		'	'	'	'
Income before taxes	\$73,573	\$35,889	\$88,774	\$81,237	\$91,836	\$105,088	\$89,585
Age of reference person	50.9	54.5	49.5	55.2	46.9	42.7	42.2
Average number in consumer unit		·				<u>'</u>	<u>'</u>
People	2.5	1.0	3.1	2.0	3.0	4.0	5.6
Children under 18	0.6	(1)	0.8	0.1	0.7	1.5	2.7
Adults 65 and older	0.4	0.4	0.4	0.6	0.3	0.1	0.1
Earners	1.3	0.6	1.6	1.2	1.7	2.0	2.3
Vehicles	1.9	1.1	2.3	2.1	2.2	2.5	2.3
Percent homeowner	63	48	69	72	67	71	59
Average annual expenditures	\$60,060	\$35,960	\$69,799	\$64,513	\$70,927	\$80,151	\$73,421
Food	7,729	4,425	9,072	7,865	9,019	10,995	10,962
Food at home	4,363	2,323	5,193	4,417	5,126	6,194	6,738
Cereals and bakery products	564	289	677	548	665	835	943
Meats, poultry, fish, and eggs	944	469	1,137	956	1,126	1,343	1,522
Dairy products	450	236	537	453	526	655	699
Fruits and vegetables	837	452	993	856	966	1,217	1,236
Other food at home	1,568	878	1,849	1,605	1,844	2,145	2,337
Food away from home	3,365	2,101	3,879	3,448	3,893	4,801	4,225
Alcoholic beverages	558	390	626	737	577	574	389
Housing	19,884	13,529	22,450	20,354	23,319	26,051	23,850
Shelter	11,895	8,735	13,170	11,950	14,014	15,253	13,491
Owned dwellings	6,947	3,574	8,307	7,410	8,944	10,417	7,772
Rented dwellings	4,167	4,710	3,947	3,503	4,158	3,978	5,147
Other lodging	782	451	916	1,037	912	859	571
Utilities, fuels, and public services	3,836	2,353	4,434	3,999	4,492	5,001	5,142
Household operations	1,412	738	1,683	1,276	1,812	2,549	1,805
Housekeeping supplies	755	463	873	826	871	867	1,042
Household furnishings and equipment	1,987	1,240	2,289	2,303	2,129	2,381	2,370
Apparel and services	1,833	1,007	2,168	1,821	1,941	2,788	2,956



Table 5. Size of consumer unit: Average annual expenditures and characteristics, 2017

W	All			Two or more people						
Item	All consumer units	One person	Total	Two people	Three people	Four people	Five or more people			
Transportation	9,576	5,155	11,359	10,170	11,695	13,230	12,624			
Vehicle purchases (net outlay)	4,054	1,761	4,979	4,401	5,042	5,800	5,855			
Gasoline, other fuels, and motor oil	1,968	999	2,359	1,979	2,399	2,839	3,014			
Other vehicle expenses	2,842	1,961	3,197	2,955	3,517	3,656	2,982			
Public and other transportation	712	435	824	835	737	935	774			
Healthcare	4,928	2,967	5,720	6,218	5,529	5,558	4,467			
Entertainment	3,203	1,660	3,827	3,750	3,378	4,465	3,962			
Personal care products and services	762	496	870	806	870	1,041	882			
Reading	110	80	122	127	127	133	86			
Education	1,491	743	1,793	1,329	2,290	2,307	2,010			
Tobacco products and smoking supplies	332	240	370	331	447	362	398			
Miscellaneous	1,010	773	1,105	1,109	1,282	1,096	832			
Cash contributions	1,873	1,403	2,062	2,491	1,589	1,704	1,737			
Personal insurance and pensions	6,771	3,093	8,254	7,404	8,865	9,845	8,265			
Life and other personal insurance	418	187	511	527	502	549	417			
Pensions and Social Security	6,353	2,906	7,744	6,877	8,364	9,297	7,848			

⁽¹⁾ Not applicable.



Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2017

				M	arried couple	consumer un	its			
ltem	All		N4		Married cou	ple with child	ren	Other married	One parent, at least one child	Single person and other consumer
	units	Total	Married couple only	Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older	couple consumer units	under 18	units
Number of consumer units (in thousands)	130,001	64,374	29,348	30,090	5,456	15,097	9,536	4,936	7,140	58,487
Consumer unit characteristics										
Income before taxes	\$73,573	\$100,739	\$91,415	\$110,449	\$98,257	\$111,780	\$115,319	\$96,990	\$46,039	\$47,035
Age of reference person	50.9	51.4	59.2	43.9	32.6	41.2	54.5	50.7	39.8	51.8
Average number in consumer unit										
People	2.5	3.1	2.0	4.0	3.5	4.2	3.8	4.9	2.9	1.7
Children under 18	0.6	0.8	(1)	1.5	1.5	2.2	0.5	1.3	1.7	0.2
Adults 65 and older	0.4	0.5	0.8	0.1	(2)	(1)	0.3	0.6	(1)	0.4
Earners	1.3	1.6	1.2	2.0	1.7	1.8	2.4	2.4	1.1	1.0
Vehicles	1.9	2.5	2.4	2.5	2.0	2.4	3.0	2.6	1.3	1.4
Percent homeowner	63	78	84	74	65	73	79	74	33	50
Average annual expenditures	\$60,060	\$78,129	\$72,449	\$84,520	\$76,243	\$87,390	\$84,892	\$73,330	\$47,951	\$41,758
Food	7,729	10,079	8,717	11,508	9,349	12,091	11,943	9,729	6,204	5,386
Food at home	4,363	5,696	4,842	6,485	5,493	6,676	6,820	6,100	3,757	3,008
Cereals and bakery products	564	744	610	865	724	908	887	818	528	377
Meats, poultry, fish, and eggs	944	1,226	1,044	1,377	1,017	1,377	1,615	1,412	837	654
Dairy products	450	597	503	697	625	739	672	567	400	299
Fruits and vegetables	837	1,115	960	1,271	1,226	1,296	1,258	1,119	658	560
Other food at home	1,568	2,014	1,725	2,275	1,901	2,356	2,388	2,185	1,333	1,119
Food away from home	3,365	4,383	3,875	5,023	3,856	5,415	5,123	3,629	2,448	2,378
Alcoholic beverages	558	714	873	614	548	655	588	365	225	430
Housing	19,884	24,458	21,979	26,982	27,767	27,613	25,578	23,844	18,099	15,080
Shelter	11,895	14,203	12,606	15,760	15,962	16,333	14,737	14,199	11,159	9,446
Owned dwellings	6,947	9,953	8,899	11,053	10,499	11,526	10,621	9,517	4,192	3,974



Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2017

				N	Married couple	consumer un	its			
Item	All		NA		Married cou	ple with child	ren	Other married	One parent, at least one child	Single person and other consumer
	units	Total	Married couple only	Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older	couple consumer units	under 18	units
Rented dwellings	4,167	3,106	2,346	3,682	4,893	3,599	3,122	4,113	6,604	5,036
Other lodging	782	1,143	1,361	1,025	570	1,209	994	569	362	436
Utilities, fuels, and public services	3,836	4,726	4,307	5,027	3,925	5,094	5,551	5,381	3,520	2,895
Household operations	1,412	1,911	1,386	2,499	4,603	2,503	1,287	1,454	1,436	859
Housekeeping supplies	755	979	973	1,016	768	1,012	1,185	810	574	535
Household furnishings and equipment	1,987	2,640	2,707	2,681	2,508	2,670	2,818	2,000	1,410	1,345
Apparel and services	1,833	2,404	1,998	2,865	2,690	3,155	2,495	2,100	1,898	1,211
Transportation	9,576	12,654	11,403	13,866	12,713	13,797	14,673	12,718	7,690	6,421
Vehicle purchases (net outlay)	4,054	5,583	4,998	6,186	6,293	6,322	5,910	5,379	3,541	2,434
Gasoline, other fuels, and motor oil	1,968	2,539	2,090	2,917	2,365	2,931	3,210	2,911	1,696	1,372
Other vehicle expenses	2,842	3,564	3,313	3,809	3,129	3,579	4,600	3,576	2,030	2,149
Public and other transportation	712	968	1,002	954	926	965	953	852	423	466
Healthcare	4,928	6,669	7,515	5,986	5,345	5,798	6,648	5,798	2,783	3,275
Entertainment	3,203	4,387	4,378	4,419	3,708	5,281	3,433	4,241	2,470	2,000
Personal care products and services	762	959	892	1,055	763	1,171	1,047	788	782	547
Reading	110	146	156	140	96	155	143	118	45	79
Education	1,491	2,153	1,585	2,852	1,105	3,154	3,373	1,280	1,230	795
Tobacco products and smoking supplies	332	334	299	334	239	305	436	537	318	332
Miscellaneous	1,010	1,221	1,193	1,223	1,157	937	1,719	1,363	864	795
Cash contributions	1,873	2,428	3,161	1,845	1,207	2,058	1,874	1,625	1,230	1,340
Personal insurance and pensions	6,771	9,523	8,300	10,831	9,556	11,222	10,942	8,825	4,112	4,067



Table 6. Composition of consumer unit: Average annual expenditures and characteristics, 2017

				М	arried couple	consumer un	its			
Item	All				Married couple with children				One parent, at least one child	Single person and other consumer
	units	Total	Married couple only	Total	Oldest child under 6	Oldest child 6 to 17	Oldest child 18 or older	couple consumer units	under 18	units
Life and other personal insurance	418	622	667	594	387	611	684	527	233	215
Pensions and Social Security	6,353	8,901	7,633	10,237	9,169	10,610	10,258	8,298	3,878	3,852

⁽¹⁾ Value is too small to display.

⁽²⁾ No data reported.



Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, 2017

		Single o	consumers		Consume	r units of two or	more people
Item	All consumer units	No earner	One earner	No earner	One earner	Two earners	Three or more earners
Number of consumer units (in thousands)	130,001	16,431	20,934	13,140	25,885	42,221	11,390
Consumer unit characteristics		'			'		'
Income before taxes	\$73,573	\$19,976	\$48,378	\$34,265	\$66,641	\$110,047	\$123,099
Age of reference person	50.9	68.2	43.7	67.1	49.6	44.3	48.1
Average number in consumer unit							
People	2.5	1.0	1.0	2.3	2.9	3.0	4.4
Children under 18	0.6	(1)	(1)	0.3	0.9	0.9	1.0
Adults 65 and older	0.4	0.7	0.1	1.3	0.4	0.1	0.2
Earners	1.3	(1)	1.0	(1)	1.0	2.0	3.3
Vehicles	1.9	1.0	1.1	1.9	1.9	2.4	3.0
Percent homeowner	63	58	39	78	62	70	72
Average annual expenditures	\$60,060	\$30,075	\$40,486	\$50,404	\$59,895	\$77,675	\$86,316
Food	7,729	3,891	4,796	7,134	8,098	9,713	11,567
Food at home	4,363	2,335	2,316	4,485	4,954	5,301	6,344
Cereals and bakery products	564	318	269	608	671	662	853
Meats, poultry, fish, and eggs	944	472	467	997	1,075	1,149	1,447
Dairy products	450	252	225	471	515	548	642
Fruits and vegetables	837	457	448	826	971	1,023	1,150
Other food at home	1,568	836	907	1,583	1,722	1,920	2,251
Food away from home	3,365	1,556	2,480	2,649	3,144	4,412	5,223
Alcoholic beverages	558	250	487	464	433	775	731
Housing	19,884	11,873	14,810	16,896	20,425	24,658	25,369
Shelter	11,895	7,207	9,934	9,031	12,006	14,737	14,782
Owned dwellings	6,947	3,268	3,814	5,638	7,052	9,602	9,438
Rented dwellings	4,167	3,595	5,586	2,530	4,201	4,104	4,425
Other lodging	782	343	535	864	753	1,031	919
Utilities, fuels, and public services	3,836	2,421	2,299	3,897	4,158	4,465	5,566
Household operations	1,412	840	658	1,164	1,398	2,117	1,324
Housekeeping supplies	755	507	433	873	790	862	1,166
Household furnishings and equipment	1,987	897	1,486	1,932	2,073	2,478	2,531
Apparel and services	1,833	719	1,207	1,394	1,990	2,445	2,483



Table 7. Number of earners in consumer unit: Average annual expenditures and characteristics, 2017

léann	All concumer welfs	Single o	onsumers		Consumer	units of two or	more people
Item	All consumer units	No earner	One earner	No earner	One earner	Two earners	Three or more earners
Transportation	9,576	4,224	5,913	7,455	9,110	12,677	16,277
Vehicle purchases (net outlay)	4,054	1,192	2,207	2,960	3,797	5,731	7,207
Gasoline, other fuels, and motor oil	1,968	679	1,250	1,475	2,052	2,547	3,380
Other vehicle expenses	2,842	2,048	1,922	2,422	2,611	3,457	4,643
Public and other transportation	712	306	533	598	650	943	1,048
Healthcare	4,928	3,481	2,566	7,334	5,265	5,493	5,727
Entertainment	3,203	1,350	1,890	2,851	3,308	4,306	4,362
Personal care products and services	762	410	558	663	785	949	1,026
Reading	110	77	82	157	103	121	136
Education	1,491	365	1,038	792	1,214	2,170	2,868
Tobacco products and smoking supplies	332	236	243	335	349	353	521
Miscellaneous	1,010	912	664	974	915	1,209	1,323
Cash contributions	1,873	1,383	1,418	2,558	2,121	1,879	2,036
Personal insurance and pensions	6,771	903	4,813	1,398	5,780	10,925	11,890
Life and other personal insurance	418	195	181	488	444	529	618
Pensions and Social Security	6,353	708	4,632	910	5,336	10,395	11,272

⁽¹⁾ Not applicable.



Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, 2017

			Hou	sing tenure			Туре	of area	
Item	All consumer		Homeo	wner			Urban		
no	units	Total	Homeowner with mortgage	Homeowner without mortgage	Renter	Total	Central City	Other Urban	Rural
Number of consumer units (in thousands)	130,001	81,770	47,129	34,642	48,231	119,223	46,900	72,323	10,778
Consumer unit characteristics									
Income before taxes	\$73,573	\$88,538	\$106,964	\$63,471	\$48,201	\$75,276	\$68,623	\$79,590	\$54,739
Age of reference person	50.9	55.7	49.9	63.6	42.8	50.6	48.2	52.1	54.8
Average number in consumer unit									
People	2.5	2.5	2.9	2.1	2.3	2.5	2.3	2.5	2.5
Children under 18	0.6	0.5	0.8	0.3	0.6	0.6	0.5	0.6	0.6
Adults 65 and older	0.4	0.5	0.3	0.8	0.2	0.4	0.3	0.4	0.5
Earners	1.3	1.4	1.7	0.9	1.2	1.3	1.3	1.3	1.1
Vehicles	1.9	2.3	2.4	2.1	1.2	1.9	1.5	2.1	2.5
Percent homeowner	63	100	100	100	(1)	61	48	70	80
Average annual expenditures	\$60,060	\$70,125	\$80,765	\$55,261	\$43,010	\$61,021	\$54,486	\$65,261	\$49,492
Food	7,729	8,857	9,491	7,788	5,823	7,829	7,231	8,218	6,654
Food at home	4,363	5,005	5,274	4,533	3,280	4,392	3,990	4,653	4,058
Cereals and bakery products	564	651	673	613	418	566	506	605	546
Meats, poultry, fish, and eggs	944	1,062	1,123	953	745	954	892	994	834
Dairy products	450	525	552	478	323	448	406	475	472
Fruits and vegetables	837	964	1,022	863	621	854	782	902	646
Other food at home	1,568	1,802	1,904	1,627	1,173	1,569	1,403	1,678	1,559
Food away from home	3,365	3,852	4,216	3,255	2,543	3,437	3,241	3,564	2,596
Alcoholic beverages	558	662	746	522	382	585	587	583	274
Housing	19,884	21,880	26,883	15,039	16,504	20,494	18,928	21,510	13,132
Shelter	11,895	12,151	16,300	6,505	11,462	12,440	11,865	12,813	5,868
Owned dwellings	6,947	10,988	15,094	5,402	94	7,194	5,466	8,314	4,215
Rented dwellings	4,167	105	91	125	11,052	4,444	5,757	3,593	1,096
Other lodging	782	1,057	1,115	978	315	802	642	906	557
Utilities, fuels, and public services	3,836	4,569	4,902	4,117	2,592	3,836	3,391	4,124	3,834
Household operations	1,412	1,750	2,027	1,372	837	1,458	1,287	1,569	901



Table 8. Housing tenure and type of area: Average annual expenditures and characteristics, 2017

			Hou	sing tenure			Туре	of area	
ltem	All consumer		Homeo	wner			Urban		
item	units	Total	Homeowner with mortgage	Homeowner without mortgage	Renter	Total	Central City	Other Urban	Rural
Housekeeping supplies	755	930	934	922	459	753	650	819	776
Household furnishings and equipment	1,987	2,479	2,720	2,122	1,154	2,008	1,736	2,184	1,753
Apparel and services	1,833	2,038	2,282	1,634	1,486	1,885	1,843	1,912	1,275
Transportation	9,576	11,271	12,856	9,143	6,702	9,511	7,831	10,600	10,293
Vehicle purchases (net outlay)	4,054	4,880	5,729	3,725	2,653	3,984	3,169	4,512	4,829
Gasoline, other fuels, and motor oil	1,968	2,246	2,565	1,812	1,497	1,942	1,607	2,159	2,260
Other vehicle expenses	2,842	3,309	3,619	2,914	2,051	2,846	2,258	3,228	2,785
Public and other transportation	712	836	943	692	501	739	796	701	419
Healthcare	4,928	6,226	6,254	6,195	2,728	4,908	4,114	5,423	5,155
Entertainment	3,203	4,040	4,540	3,308	1,785	3,207	2,549	3,635	3,148
Personal care products and services	762	885	983	731	554	789	742	819	474
Reading	110	134	135	136	69	114	100	124	63
Education	1,491	1,769	2,167	1,220	1,020	1,565	1,504	1,606	667
Tobacco products and smoking supplies	332	323	336	303	349	313	286	330	548
Miscellaneous	1,010	1,232	1,412	983	633	1,022	825	1,151	874
Cash contributions	1,873	2,407	2,225	2,655	967	1,875	1,669	2,008	1,849
Personal insurance and pensions	6,771	8,400	10,454	5,606	4,009	6,924	6,277	7,342	5,085
Life and other personal insurance	418	569	668	435	161	413	321	472	474
Pensions and Social Security	6,353	7,831	9,786	5,171	3,848	6,511	5,956	6,871	4,611

(1) Not applicable. Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.



Table 9. Region of residence: Average annual expenditures and characteristics, 2017

ltem	All consumer units	Northeast	Midwest	South	West
Number of consumer units (in thousands)	130,001	23,316	28,049	49,854	28,782
Consumer unit characteristics					
Income before taxes	\$73,573	\$82,825	\$69,520	\$66,863	\$81,651
Age of reference person	50.9	52.6	51.2	50.6	50.0
Average number in consumer unit		·			
People	2.5	2.4	2.4	2.4	2.7
Children under 18	0.6	0.5	0.6	0.6	0.7
Adults 65 and older	0.4	0.4	0.4	0.4	0.4
Earners	1.3	1.3	1.3	1.2	1.4
Vehicles	1.9	1.7	2.1	1.9	2.1
Percent homeowner	63	60	67	64	59
Average annual expenditures	\$60,060	\$64,016	\$57,303	\$54,815	\$68,602
Food	7,729	8,059	7,249	7,117	8,982
Food at home	4,363	4,707	4,100	3,988	4,987
Cereals and bakery products	564	629	530	516	628
Meats, poultry, fish, and eggs	944	1,027	838	906	1,045
Dairy products	450	496	450	391	514
Fruits and vegetables	837	952	741	736	1,009
Other food at home	1,568	1,603	1,540	1,438	1,791
Food away from home	3,365	3,352	3,149	3,129	3,995
Alcoholic beverages	558	554	545	454	754
Housing	19,884	22,667	17,797	17,800	23,271
Shelter	11,895	14,503	9,868	10,155	14,772
Owned dwellings	6,947	8,490	6,385	5,914	8,031
Rented dwellings	4,167	4,916	2,752	3,608	5,906
Other lodging	782	1,097	731	632	835
Utilities, fuels, and public services	3,836	4,003	3,715	3,805	3,870
Household operations	1,412	1,451	1,303	1,354	1,586
Housekeeping supplies	755	735	716	701	900
Household furnishings and equipment	1,987	1,974	2,195	1,784	2,143
Apparel and services	1,833	1,951	1,717	1,675	2,121
Transportation	9,576	8,867	9,548	9,347	10,570



Table 9. Region of residence: Average annual expenditures and characteristics, 2017

Item	All consumer units	Northeast	Midwest	South	Wes
Vehicle purchases (net outlay)	4,054	3,210	3,843	4,241	4,619
Gasoline, other fuels, and motor oil	1,968	1,739	1,920	1,953	2,228
Other vehicle expenses	2,842	2,878	3,172	2,625	2,863
Public and other transportation	712	1,040	613	529	860
Healthcare	4,928	5,126	5,262	4,669	4,892
Entertainment	3,203	3,133	3,341	2,832	3,763
Personal care products and services	762	741	788	689	879
Reading	110	123	110	98	120
Education	1,491	2,341	1,287	1,156	1,581
Tobacco products and smoking supplies	332	357	384	336	255
Miscellaneous	1,010	1,176	859	846	1,305
Cash contributions	1,873	1,523	1,855	1,828	2,251
Personal insurance and pensions	6,771	7,399	6,562	5,968	7,858
Life and other personal insurance	418	489	443	408	351
Pensions and Social Security	6,353	6,910	6,119	5,559	7,507



Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2017

	A.11	Self- r employed workers	Wage and salary earners							All other
Item	All consumer units		Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers	Retired	All other, including no reporting
Number of consumer units (in thousands)	130,001	7,503	79,434	32,080	19,421	17,349	3,392	7,191	26,761	16,303
Consumer unit characteristics										
Income before taxes	\$73,573	\$114,026	\$87,273	\$118,115	\$72,318	\$60,965	\$68,120	\$62,579	\$40,065	\$43,212
Age of reference person	50.9	50.8	44.1	44.6	42.8	44.4	43.2	45.1	73.4	47.5
Average number in consumer unit										
People	2.5	2.6	2.6	2.6	2.5	2.7	2.9	2.8	1.7	2.7
Children under 18	0.6	0.7	0.7	0.7	0.6	0.7	0.9	0.8	0.1	0.8
Adults 65 and older	0.4	0.3	0.1	0.1	0.1	0.2	0.1	0.1	1.2	0.2
Earners	1.3	1.8	1.7	1.8	1.7	1.7	1.7	1.8	0.2	0.7
Vehicles	1.9	2.4	2.0	2.2	1.9	1.7	2.2	2.1	1.8	1.5
Percent homeowner	63	74	59	69	53	48	59	57	81	48
Average annual expenditures	\$60,060	\$81,269	\$65,107	\$82,493	\$57,667	\$49,452	\$53,116	\$51,354	\$48,731	\$44,109
Food	7,729	10,096	8,098	9,679	7,559	6,618	6,200	7,049	6,481	6,779
Food at home	4,363	5,425	4,398	5,014	4,070	4,009	3,333	4,112	3,916	4,395
Cereals and bakery products	564	711	558	648	502	505	412	526	522	591
Meats, poultry, fish, and eggs	944	1,150	944	1,012	888	935	739	945	850	992
Dairy products	450	578	452	531	424	392	335	388	412	440
Fruits and vegetables	837	1,097	838	990	736	795	625	700	760	824
Other food at home	1,568	1,889	1,605	1,833	1,521	1,381	1,222	1,554	1,372	1,548
Food away from home	3,365	4,670	3,700	4,665	3,489	2,610	2,867	2,937	2,566	2,384
Alcoholic beverages	558	655	648	882	576	456	365	425	455	233
Housing	19,884	24,412	21,436	26,575	19,384	17,222	17,522	16,055	16,446	15,879



Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2017

	AII	Self- r employed workers	Wage and salary earners							All other
ltem	All consumer units		Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers	Retired	All other, including no reporting
Shelter	11,895	14,859	13,056	16,328	11,806	10,546	10,436	9,129	9,076	9,504
Owned dwellings	6,947	9,860	7,529	10,479	6,248	4,909	5,949	4,890	5,876	4,527
Rented dwellings	4,167	3,562	4,750	4,626	5,008	5,177	4,102	3,888	2,406	4,491
Other lodging	782	1,437	777	1,223	550	460	386	351	794	486
Utilities, fuels, and public services	3,836	4,503	3,924	4,308	3,737	3,550	3,845	3,661	3,585	3,507
Household operations	1,412	1,832	1,567	2,289	1,237	1,012	833	927	1,177	847
Housekeeping supplies	755	898	756	877	699	648	526	754	810	591
Household furnishings and equipment	1,987	2,319	2,132	2,774	1,905	1,467	1,882	1,585	1,798	1,430
Apparel and services	1,833	2,346	2,017	2,511	1,794	1,650	1,297	1,707	1,252	1,618
Transportation	9,576	11,473	10,773	12,352	10,244	8,523	11,584	10,273	7,365	6,502
Vehicle purchases (net outlay)	4,054	4,301	4,793	5,096	4,973	3,655	6,429	4,930	2,673	2,606
Gasoline, other fuels, and motor oil	1,968	2,464	2,210	2,392	2,057	1,935	2,526	2,324	1,317	1,631
Other vehicle expenses	2,842	3,704	2,982	3,690	2,654	2,395	2,190	2,566	2,806	1,829
Public and other transportation	712	1,004	789	1,174	560	539	438	452	569	436
Healthcare	4,928	6,337	4,530	5,768	4,034	3,342	3,606	3,646	6,550	3,560
Entertainment	3,203	4,834	3,406	4,561	2,923	2,265	2,597	2,694	2,726	2,206
Personal care products and services	762	1,052	809	1,049	743	622	468	553	668	544
Reading	110	163	105	145	92	67	51	79	141	59
Education	1,491	3,039	1,746	2,830	1,240	835	941	860	518	1,133
Tobacco products and smoking supplies	332	330	335	252	348	350	612	499	230	490
Miscellaneous	1,010	1,550	986	1,229	890	876	722	577	1,072	779



Table 10. Occupation of reference person: Average annual expenditures and characteristics, 2017

	A 11		Wage and salary earners							All other,
Item consum	consumer units		Total wage and salary earners	Managers and professionals	Technical, sales and clerical workers	Service workers	Construction workers and mechanics	Operators, fabricators and laborers	Retired	including not reporting
Cash contributions	1,873	2,321	1,782	2,662	1,148	1,156	1,078	1,410	2,444	1,171
Personal insurance and pensions	6,771	12,660	8,436	11,997	6,693	5,470	6,073	5,528	2,382	3,155
Life and other personal insurance	418	619	415	545	358	319	271	288	449	286
Pensions and Social Security	6,353	12,041	8,021	11,452	6,335	5,150	5,802	5,240	1,934	2,868



Table 11. Highest education level of any member: Average annual expenditures and characteristics, 2017

	A !!		L	ess than colle	ge graduate			College	graduate
Item	All consumer units	Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional doctoral degree
Number of consumer units (in thousands)	130,001	74,758	8,673	24,322	27,185	14,579	55,243	32,988	22,255
Consumer unit characteristics									
Income before taxes	\$73,573	\$47,576	\$27,757	\$40,147	\$52,240	\$63,061	\$108,755	\$92,409	\$132,985
Age of reference person	50.9	51.6	56.7	53.5	49.3	50.0	49.9	48.9	51.5
Average number in consumer unit									
People	2.5	2.4	2.2	2.3	2.4	2.6	2.6	2.5	2.6
Children under 18	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Adults 65 and older	0.4	0.4	0.5	0.4	0.4	0.3	0.4	0.4	0.4
Earners	1.3	1.2	0.7	1.0	1.3	1.4	1.5	1.5	1.5
Vehicles	1.9	1.7	1.1	1.6	1.9	2.2	2.1	2.1	2.2
Percent homeowner	63	56	43	56	55	64	73	70	77
Average annual expenditures	\$60,060	\$44,071	\$29,842	\$37,718	\$48,394	\$54,927	\$81,512	\$71,796	\$95,846
Food	7,729	6,154	4,791	5,655	6,448	7,175	9,777	8,964	10,941
Food at home	4,363	3,713	3,487	3,549	3,695	4,140	5,204	4,815	5,759
Cereals and bakery products	564	495	469	479	501	526	653	606	721
Meats, poultry, fish, and eggs	944	861	881	818	844	953	1,050	1,019	1,095
Dairy products	450	363	311	354	356	418	562	506	643
Fruits and vegetables	837	659	681	624	644	732	1,066	953	1,227
Other food at home	1,568	1,335	1,145	1,274	1,350	1,510	1,872	1,731	2,073
Food away from home	3,365	2,441	1,305	2,106	2,754	3,035	4,573	4,150	5,182
Alcoholic beverages	558	329	102	276	382	444	856	760	992
Housing	19,884	14,960	11,643	13,251	15,998	17,855	26,525	23,384	31,175
Shelter	11,895	8,620	6,648	7,609	9,235	10,333	16,327	14,178	19,513
Owned dwellings	6,947	4,176	2,026	3,469	4,562	5,912	10,697	8,827	13,467
Rented dwellings	4,167	4,102	4,473	3,899	4,262	3,922	4,254	4,349	4,114
Other lodging	782	343	150	241	411	499	1,377	1,002	1,932



Table 11. Highest education level of any member: Average annual expenditures and characteristics, 2017

	All consumer		L	ess than colle	ge graduate		College graduate			
Item	units	Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional doctoral degree	
Utilities, fuels, and public services	3,836	3,433	2,636	3,293	3,575	3,874	4,381	4,186	4,669	
Household operations	1,412	858	524	658	945	1,230	2,160	1,682	2,868	
Housekeeping supplies	755	631	760	548	608	744	914	850	1,004	
Household furnishings and equipment	1,987	1,418	1,075	1,143	1,635	1,674	2,743	2,487	3,121	
Apparel and services	1,833	1,350	1,129	1,167	1,408	1,666	2,462	2,285	2,718	
Transportation	9,576	7,736	4,426	6,439	8,739	9,973	12,057	11,312	13,160	
Vehicle purchases (net outlay)	4,054	3,299	1,839	2,693	3,645	4,534	5,076	4,791	5,497	
Gasoline, other fuels, and motor oil	1,968	1,779	1,178	1,616	1,925	2,136	2,224	2,192	2,272	
Other vehicle expenses	2,842	2,325	1,129	1,885	2,789	2,873	3,534	3,407	3,723	
Public and other transportation	712	334	279	245	380	430	1,223	922	1,669	
Healthcare	4,928	3,856	2,601	3,553	4,031	4,781	6,375	5,757	7,290	
Entertainment	3,203	2,271	1,117	1,751	2,708	2,992	4,443	3,929	5,201	
Personal care products and services	762	557	351	460	648	668	1,033	913	1,208	
Reading	110	61	20	55	70	76	175	151	210	
Education	1,491	525	277	211	788	707	2,796	1,835	4,220	
Tobacco products and smoking supplies	332	432	327	490	400	459	197	233	143	
Miscellaneous	1,010	777	651	575	906	944	1,325	1,143	1,596	
Cash contributions	1,873	1,078	687	880	1,194	1,424	2,949	2,232	4,012	
Personal insurance and pensions	6,771	3,984	1,720	2,954	4,674	5,764	10,543	8,899	12,979	
Life and other personal insurance	418	301	123	272	313	429	576	475	726	
Pensions and Social Security	6,353	3,684	1,597	2,681	4,360	5,335	9,967	8,424	12,253	



Table 12. Race of reference person: Average annual expenditures and characteristics, 2017

			White and all other races, and Asia	an	Disabas Africas Assaultas	
Item	All consumer units	Total	White and all other races ⁽¹⁾	Asian	Black or African-American	
Number of consumer units (in thousands)	130,001	112,677	106,321	6,356	17,324	
Consumer unit characteristics						
Income before taxes	\$73,573	\$76,676	\$75,362	\$98,646	\$53,395	
Age of reference person	50.9	51.3	51.7	45.3	48.4	
Average number in consumer unit		'		·		
People	2.5	2.5	2.5	2.8	2.4	
Children under 18	0.6	0.6	0.6	0.7	0.6	
Adults 65 and older	0.4	0.4	0.4	0.3	0.3	
Earners	1.3	1.3	1.3	1.5	1.2	
Vehicles	1.9	2.0	2.0	1.7	1.3	
Percent homeowner	63	66	67	58	41	
Average annual expenditures	\$60,060	\$62,639	\$62,032	\$72,850	\$43,117	
Food	7,729	8,072	7,995	9,469	5,422	
Food at home	4,363	4,518	4,470	5,385	3,323	
Cereals and bakery products	564	586	580	687	418	
Meats, poultry, fish, and eggs	944	954	938	1,245	874	
Dairy products	450	476	479	428	276	
Fruits and vegetables	837	867	843	1,315	629	
Other food at home	1,568	1,634	1,630	1,710	1,126	
Food away from home	3,365	3,554	3,524	4,084	2,099	
Alcoholic beverages	558	616	623	488	170	
Housing	19,884	20,508	20,154	26,412	15,808	
Shelter	11,895	12,246	11,918	17,729	9,613	
Owned dwellings	6,947	7,429	7,248	10,466	3,808	
Rented dwellings	4,167	3,970	3,836	6,204	5,447	
Other lodging	782	847	835	1,058	358	
Utilities, fuels, and public services	3,836	3,888	3,900	3,685	3,497	
Household operations	1,412	1,474	1,438	2,082	1,004	
Housekeeping supplies	755	780	790	587	584	
Household furnishings and equipment	1,987	2,119	2,107	2,330	1,110	
Apparel and services	1,833	1,873	1,853	2,243	1,557	



Table 12. Race of reference person: Average annual expenditures and characteristics, 2017

			White and all other races, and Asi	an		
ltem	All consumer units	Total	White and all other races ⁽¹⁾	Asian	Black or African-American	
Transportation	9,576	9,995	9,932	11,031	6,841	
Vehicle purchases (net outlay)	4,054	4,295	4,286	4,448	2,484	
Gasoline, other fuels, and motor oil	1,968	2,015	2,016	1,999	1,661	
Other vehicle expenses	2,842	2,941	2,943	2,889	2,187	
Public and other transportation	712	743	687	1,695	509	
Healthcare	4,928	5,212	5,244	4,658	3,079	
Entertainment	3,203	3,439	3,475	2,797	1,643	
Personal care products and services	762	778	781	720	653	
Reading	110	119	121	97	47	
Education	1,491	1,574	1,470	3,314	953	
Tobacco products and smoking supplies	332	342	355	122	268	
Miscellaneous	1,010	1,067	1,081	835	638	
Cash contributions	1,873	1,942	1,961	1,627	1,419	
Personal insurance and pensions	6,771	7,102	6,986	9,035	4,620	
Life and other personal insurance	418	432	433	411	327	
Pensions and Social Security	6,353	6,670	6,553	8,624	4,293	

⁽¹⁾ All other races includes Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, and approximately 1 percent reporting more than one race. Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.



Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2017

	A	11	Not Hispanic or Latino					
Item	All consumer units	Hispanic or Latino	Total	White and all other races	Black or African-American			
Number of consumer units (in thousands)	130,001	17,630	112,371	95,395	16,976			
Consumer unit characteristics		<u>'</u>		<u>'</u>				
Income before taxes	\$73,573	\$57,287	\$76,129	\$80,174	\$53,395			
Age of reference person	50.9	44.3	52.0	52.6	48.5			
Average number in consumer unit								
People	2.5	3.2	2.4	2.4	2.4			
Children under 18	0.6	1.0	0.5	0.5	0.6			
Adults 65 and older	0.4	0.2	0.4	0.4	0.3			
Earners	1.3	1.6	1.3	1.3	1.2			
Vehicles	1.9	1.6	2.0	2.1	1.3			
Percent homeowner	63	46	66	70	41			
Average annual expenditures	\$60,060	\$49,190	\$61,760	\$65,019	\$43,246			
Food	7,729	7,300	7,795	8,202	5,420			
Food at home	4,363	4,354	4,365	4,542	3,328			
Cereals and bakery products	564	561	565	590	417			
Meats, poultry, fish, and eggs	944	1,069	924	933	872			
Dairy products	450	403	457	489	274			
Fruits and vegetables	837	908	826	859	632			
Other food at home	1,568	1,413	1,592	1,671	1,132			
Food away from home	3,365	2,946	3,430	3,661	2,092			
Alcoholic beverages	558	313	596	669	171			
Housing	19,884	18,165	20,153	20,917	15,828			
Shelter	11,895	11,388	11,975	12,393	9,627			
Owned dwellings	6,947	4,954	7,259	7,872	3,813			
Rented dwellings	4,167	6,127	3,859	3,574	5,459			
Other lodging	782	307	857	946	354			
Utilities, fuels, and public services	3,836	3,645	3,866	3,930	3,501			
Household operations	1,412	923	1,488	1,574	1,009			
Housekeeping supplies	755	610	777	810	586			
Household furnishings and equipment	1,987	1,599	2,047	2,211	1,105			
Apparel and services	1,833	2,079	1,795	1,833	1,568			



Table 13. Hispanic or Latino origin of reference person: Average annual expenditures and characteristics, 2017

и	All	11:		Not Hispanic or Latino					
Item	All consumer units	Hispanic or Latino	Total	White and all other races	Black or African-American				
Transportation	9,576	8,173	9,795	10,305	6,916				
Vehicle purchases (net outlay)	4,054	3,211	4,186	4,480	2,535				
Gasoline, other fuels, and motor oil	1,968	2,191	1,933	1,980	1,671				
Other vehicle expenses	2,842	2,159	2,948	3,076	2,216				
Public and other transportation	712	612	728	769	494				
Healthcare	4,928	2,946	5,239	5,618	3,102				
Entertainment	3,203	1,878	3,409	3,719	1,639				
Personal care products and services	762	717	769	789	651				
Reading	110	48	120	132	47				
Education	1,491	897	1,584	1,696	955				
Tobacco products and smoking supplies	332	120	366	382	271				
Miscellaneous	1,010	606	1,073	1,150	640				
Cash contributions	1,873	979	2,013	2,115	1,439				
Personal insurance and pensions	6,771	4,968	7,054	7,491	4,601				
Life and other personal insurance	418	190	453	475	329				
Pensions and Social Security	6,353	4,778	6,601	7,015	4,271				



Table 14. Generation of reference person: Average annual expenditures and characteristics, 2017

ltem	All consumer units	Birth year of 1927 or earlier ⁽¹⁾	Birth year from 1928 to 1945 ⁽¹⁾	Birth year from 1946 to 1964	Birth year from 1965 to 1980	Birth year of 1981 or later
Number of consumer units (in thousands)	130,001	1,439	16,471	44,694	34,780	32,618
Consumer unit characteristics						
Income before taxes	\$73,573	\$31,992	\$41,118	\$78,907	\$95,032	\$61,608
Age of reference person	50.9	91.9	78.1	61.1	44.3	28.5
Average number in consumer unit						
People	2.5	1.3	1.6	2.2	3.1	2.6
Children under 18	0.6	(2)	(2)	0.2	1.1	0.9
Adults 65 and older	0.4	1.2	1.4	0.5	(2)	(2)
Earners	1.3	0.1	0.3	1.2	1.7	1.5
Vehicles	1.9	0.9	1.6	2.2	2.1	1.6
Percent homeowner	63	66	81	77	62	35
Average annual expenditures	\$60,060	\$41,874	\$44,746	\$63,050	\$72,459	\$51,306
Food	7,729	4,311	5,946	7,802	9,407	6,903
Food at home	4,363	2,500	3,647	4,557	5,178	3,680
Cereals and bakery products	564	469	486	578	668	480
Meats, poultry, fish, and eggs	944	396	762	1,026	1,120	759
Dairy products	450	278	403	456	543	375
Fruits and vegetables	837	526	719	855	975	739
Other food at home	1,568	830	1,277	1,642	1,872	1,327
Food away from home	3,365	1,811	2,299	3,245	4,229	3,223
Alcoholic beverages	558	271	397	595	633	521
Housing	19,884	20,205	14,963	19,856	23,721	18,309
Shelter	11,895	13,068	8,108	11,457	14,512	11,566
Owned dwellings	6,947	4,106	5,073	8,115	8,824	4,415
Rented dwellings	4,167	8,319	2,438	2,280	4,812	6,754
Other lodging	782	643	597	1,062	876	397
Utilities, fuels, and public services	3,836	2,583	3,393	4,171	4,455	2,996
Household operations	1,412	2,184	1,155	1,192	1,678	1,523
Housekeeping supplies	755	452	835	886	803	495
Household furnishings and equipment	1,987	1,919	1,473	2,150	2,272	1,729



Table 14. Generation of reference person: Average annual expenditures and characteristics, 2017

Item	All consumer units	Birth year of 1927 or earlier ⁽¹⁾	Birth year from 1928 to 1945 ⁽¹⁾	Birth year from 1946 to 1964	Birth year from 1965 to 1980	Birth year of 1981 o later
Apparel and services	1,833	778	995	1,730	2,336	1,908
Transportation	9,576	3,222	6,437	10,020	11,646	8,629
Vehicle purchases (net outlay)	4,054	261 ⁽³⁾	2,241	4,147	5,165	3,825
Gasoline, other fuels, and motor oil	1,968	467	1,080	1,966	2,500	1,919
Other vehicle expenses	2,842	2,095	2,603	3,145	3,130	2,275
Public and other transportation	712	398	512	762	851	610
Healthcare	4,928	6,011	6,619	5,921	4,714	2,894
Entertainment	3,203	893	2,110	3,425	4,194	2,496
Personal care products and services	762	436	630	767	970	616
Reading	110	119 ⁽³⁾	164	125	108	63
Education	1,491	44 ⁽³⁾	397	1,454	2,149	1,457
Tobacco products and smoking supplies	332	68 ⁽³⁾	147	395	377	303
Miscellaneous	1,010	706	882	1,253	1,113	645
Cash contributions	1,873	4,054	2,470	2,267	1,960	842
Personal insurance and pensions	6,771	755	2,589	7,438	9,129	5,720
Life and other personal insurance	418	343	408	580	447	172
Pensions and Social Security	6,353	412 ⁽³⁾	2,182	6,858	8,682	5,548

⁽¹⁾ Birth year data processed before January 2017 for the Diary survey and April 2017 for the Interview survey had a cutoff date of 1928 instead of 1927.

(3) Data are likely to have large sampling errors.
Source: U.S. Bureau of Labor Statistics, Consumer Expenditure Survey.

⁽²⁾ Value is too small to display.



Technical Notes

Starting in 1888, the CE was collected approximately every 10 years through the 1972–73 survey; annual collection began in late 1979. The CE principal objective is to collect information on the buying habits of U.S. consumers. Consumer expenditure data are used in a variety of research activities by government, business, labor, and academic analysts. In addition, the data are required for the regular revision of the CPI market basket. The CE, which is conducted by the U.S. Census Bureau for the U.S. Bureau of Labor Statistics, consists of two survey instruments with independent samples: a Diary Survey completed by participating CUs for two consecutive 1-week periods, and an Interview Survey in which expenditures of consumer units are obtained in four interviews over the course of 12 months, conducted at 3-month intervals. Results in this report are based on integrated data from both surveys. Survey participants record dollar amounts for goods and services purchased during the reporting period, regardless of whether payment is made at the time of purchase. Expenditure amounts include all sales and excise taxes for items purchased by the consumer unit. All business-related expenditures are excluded from both surveys, as are expenditures for which the CU is reimbursed.

For the Diary Survey, the CE Program draws a sample of 12,000 addresses per year, with approximately 10,000 of those addresses determined to be occupied housing units. The other 2,000 addresses are generally nonexistent, nonresidential, or vacant. Then approximately 6,000 of those occupied housing units respond to the survey, and each of those households completes two weekly diaries apiece for a total of 12,000 weekly diaries per year. Likewise, for the Interview Survey, the CE Program visits 12,000 addresses per quarter, with 10,000 of those addresses having occupied housing units. Then approximately 6,000 of those occupied housing units respond to the survey for a total of 6,000 quarterly interviews per quarter. With the rotating panel, some CUs rotate out of the survey each quarter, while others rotate in. Each CU is interviewed once per quarter, for four consecutive quarters. Data are collected on an ongoing basis in 91 geographic areas of the United States.

The Interview Survey is designed to capture expenditure data that respondents can reasonably recall for a period of 3 months or longer. In general, these expenditures are relatively large, such as expenditures for real property, automobiles, and major appliances, or they occur on a regular basis, such as rent, utility payments, and insurance premiums. The Interview Survey also collects data on expenditures incurred on leisure trips. Including broad estimates of food spending, it is estimated that about 95 percent of expenditures are covered in the Interview Survey.

Nonprescription drugs, household supplies, and personal care items are excluded.

The Diary Survey is designed to capture expenditures on small, frequently purchased items that are normally more difficult for respondents to recall buying over an extended period. Detailed entries of expenses are kept for food and beverages—consumed either at home or in eating places—and for tobacco, housekeeping supplies, nonprescription drugs, personal care products and services, most apparel, and any other goods or services purchased within the period. Expenditures incurred by members of the CU while away from home overnight or longer are excluded from the Diary Survey. Although this survey was designed to collect information on expenditures that could not be recalled easily over an extended period, respondents are asked to report all expenses (except those spent while traveling overnight) incurred during the survey week.

Integrated data from the Diary and Interview Surveys provide a complete accounting of consumer expenditures and income that neither survey is designed to do on its own. Data on some expenditure items are collected in only one of the surveys. For example, the Diary Survey does not collect information on reimbursements, whereas the Interview Survey does. Examples of expenditures for which reimbursements are excluded from the Diary Survey are medical care; automobile repairs; and construction, repairs, alterations, and maintenance of property. For items that are unique to one



survey or the other, the choice of which survey to use as the source of data is obvious. However, there is considerable overlap in coverage between the surveys, and integrating the data involves a determination of the appropriate survey from which to select specific expenditure items. When data are available from both surveys, the more reliable of the two as determined by statistical methods is selected. As a result, some items are selected from the Interview Survey, others from the Diary Survey. Because of the overlap in the item coverage between the two surveys, the survey source is reviewed every 2 years and statistical methods are used to select the best source. See "CE Source Selection for Publication Tables" in the *Consumer Expenditure Survey Anthology, 2011* (BLS Report, no. 1030) for source selection details.

The population and spending coverage of the CE differs from those used by the CPI. The CE data cover the total population including rural areas, whereas the CPI covers only the population in urban and metropolitan areas. With the latest geographic revisions, efforts are being made to align the urban areas sampled between the CPI and the CE. Definitions of components also differ between the CE and CPI. For example, homeownership is treated differently in the two surveys: actual expenditures of homeownership are reported in the CE, whereas the CPI uses a rental equivalence approach that estimates the change in the cost of obtaining, in the rental marketplace, services equivalent to those provided by owner-occupied homes (for an overview of the CPI methodology, see https://www.bls.gov/opub/hom/pdf/cpihom.pdf).

Interpreting the data

Expenditures are averages for CUs with specified characteristics, regardless of whether a particular unit incurred an expense for a specific item during the recordkeeping period. The average expenditure for an item may be considerably lower than the expenditure by the CUs that purchased the item. The less frequently an item is purchased, the greater the difference between the average for all consumer units and the average for those purchasing the item. Similarly, an individual CU may spend more or less than the average, depending on its particular characteristics. Factors such as income, age of family members, geographic location, and personal preference also influence expenditures. In addition, even within groups with similar characteristics, the distribution of expenditures varies substantially. These points should be considered when comparing reported averages to individual circumstances. Users of these survey data should also keep in mind that prices for many goods and services have risen since the survey was conducted. For example, all prices, as measured by the CPI-U, increased 2.1 percent from 2016 (annual average index) to 2017. In addition, sample surveys are subject to two types of error: sampling and nonsampling. Sampling errors occur because the data are collected from a sample representing the population, rather than from the entire population. Nonsampling errors result from the inability or unwillingness of respondents to provide correct information, differences in interviewers' abilities, mistakes in recording or coding, and other processing errors. For additional information on these types of errors, see https://www.bls.gov/cex/csxfaqs.htm#SamplingNonsamplingError.

Tables

Tables in this report include integrated data from both the Diary and Interview components of the CE, enabling data users to associate the full range of expenditures with consumers' demographic characteristics. Published tables with more detail than is given in this report can be accessed on the CE page of the BLS website. Also available are tables showing average annual data over a 2-year period for

- 1. income before taxes, cross-tabulated by age, consumer unit size, or region
- 2. single consumers by gender, cross-tabulated by either income or age



3. selected metropolitan statistical areas (MSAs)

Tables are available for 1984–2017. In addition, the CE also produces detailed prepublication tables, which contain additional subcategories of spending, but also have larger variances. They are available by request; email: CEXInfo@bls.gov. Prepublication tables for all CUs are available on the experimental tables CE web page.

Public-use microdata

The 2017 CE public-use microdata, including Interview Survey data, Diary Survey data, and paradata (information about the survey process), are available on the CE website for free electronic download. The Interview Survey files contain expenditure data in two different formats: MTBI files that present monthly values by coding items based on the CPI pricing scheme, and EXPN files that organize expenditures by the section of the Interview Survey questionnaire in which they are collected. Expenditure values on EXPN files cover different periods depending on the specific questions asked, and the files also contain relevant nonexpenditure information not found on the MTBI files.

Beginning with the 2013 public-use microdata, the new estimates of local, state, and federal tax liabilities are included. The CE introduced these estimates to improve the quality of the surveyed tax liabilities, which suffered from low response rates. The respondent-provided tax data were still available in the public-use microdata for 2013, after which they were no longer collected. For more information on the improvements, see *Improving Data Quality in the Consumer Expenditure Survey with TAXSIM*, and for new applications of the tax estimates see *New estimates of Personal Taxes in the Consumer Expenditure Survey*.

Free public-use microdata are available online at https://www.bls.gov/cex/pumd.htm, from the years 1996 to 2017. For releases published before 1996, users can continue to purchase USB flash drives using the public-use microdata order form. Future releases of public-use microdata will be available online for free download.

Other survey information

Other survey information available on the website includes answers to frequently asked questions, a glossary of terms, and order forms for survey products. Beginning with the 2000 data, estimates of standard errors for integrated Diary and Interview Survey data are also available.

The Consumer Expenditure program also publishes *Beyond the Numbers* articles. These reports include analyses of expenditure data as they apply to various topics of interest, as well as methodological and research articles pertaining to a number of survey topics. As of April 2019, the most recent of these reports are "The relationship between cash contributions, pretax income, and age" and "Tradeoffs in the expenditure patterns of families with children." Additional data also are presented in articles in the *Monthly Labor Review*.

Information on the methodology used to calculate and collect CE data can be found in the CE Handbook of Methods, and information on data quality can be found in Data Quality in the CE Surveys. Also included are general articles and research papers using CE data, including documents in the CE research library.

For more detailed information on the availability of current and earlier data, contact the Division of Consumer Expenditure Surveys, Office of Prices and Living Conditions, Bureau of Labor Statistics, 2 Massachusetts Avenue, NE, Washington, DC 20212-0001; call (202) 691-6900; email: CEXInfo@bls.gov; or visit us at https://www.bls.gov/cex/.

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